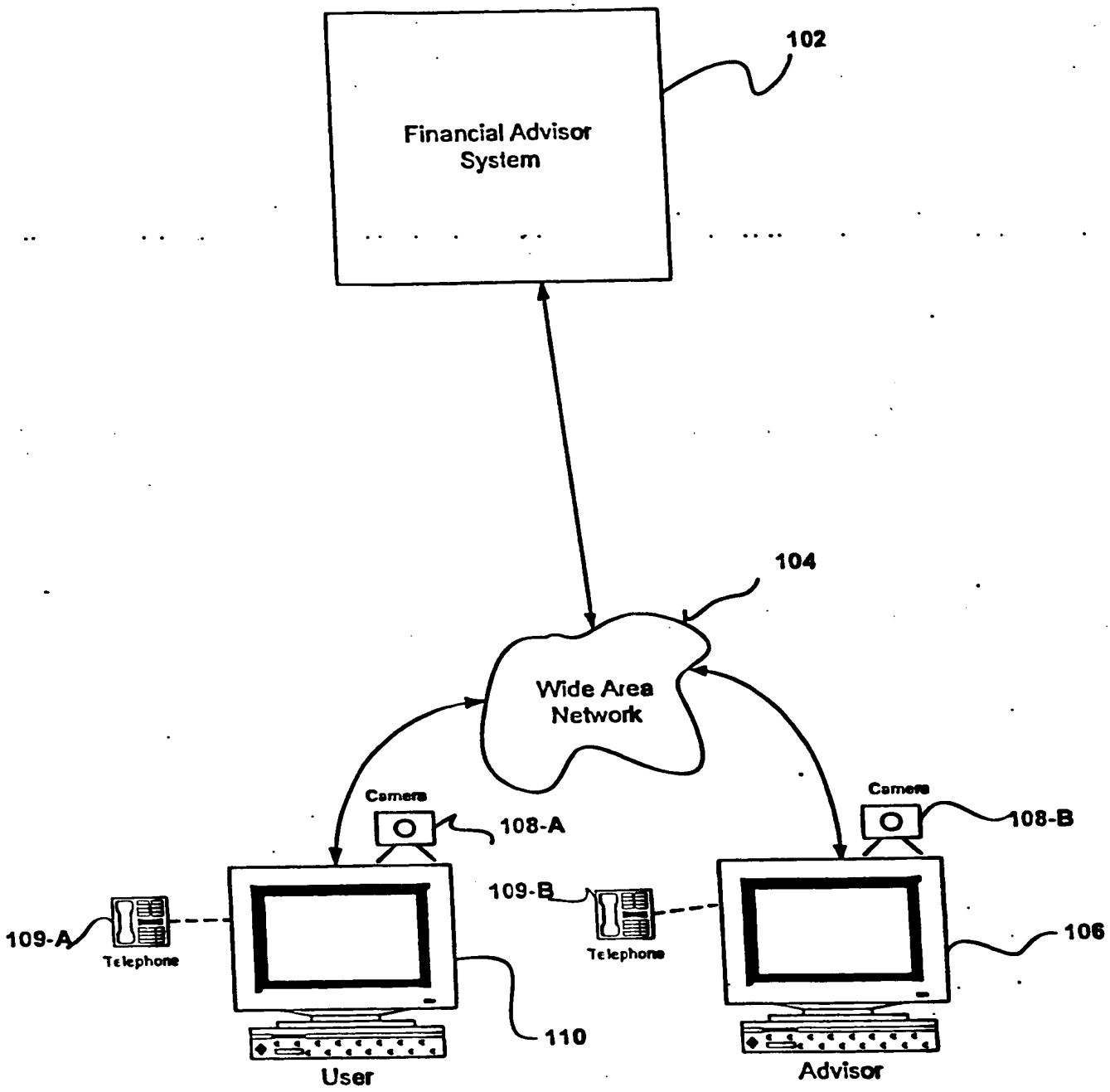

Financial Advisor System
102
104
Wide Area Network
Camera
108-A
Camera
108-B
109-A
Telephone
109-B
Telephone
106
110
User
Advisor
100

Figure 1

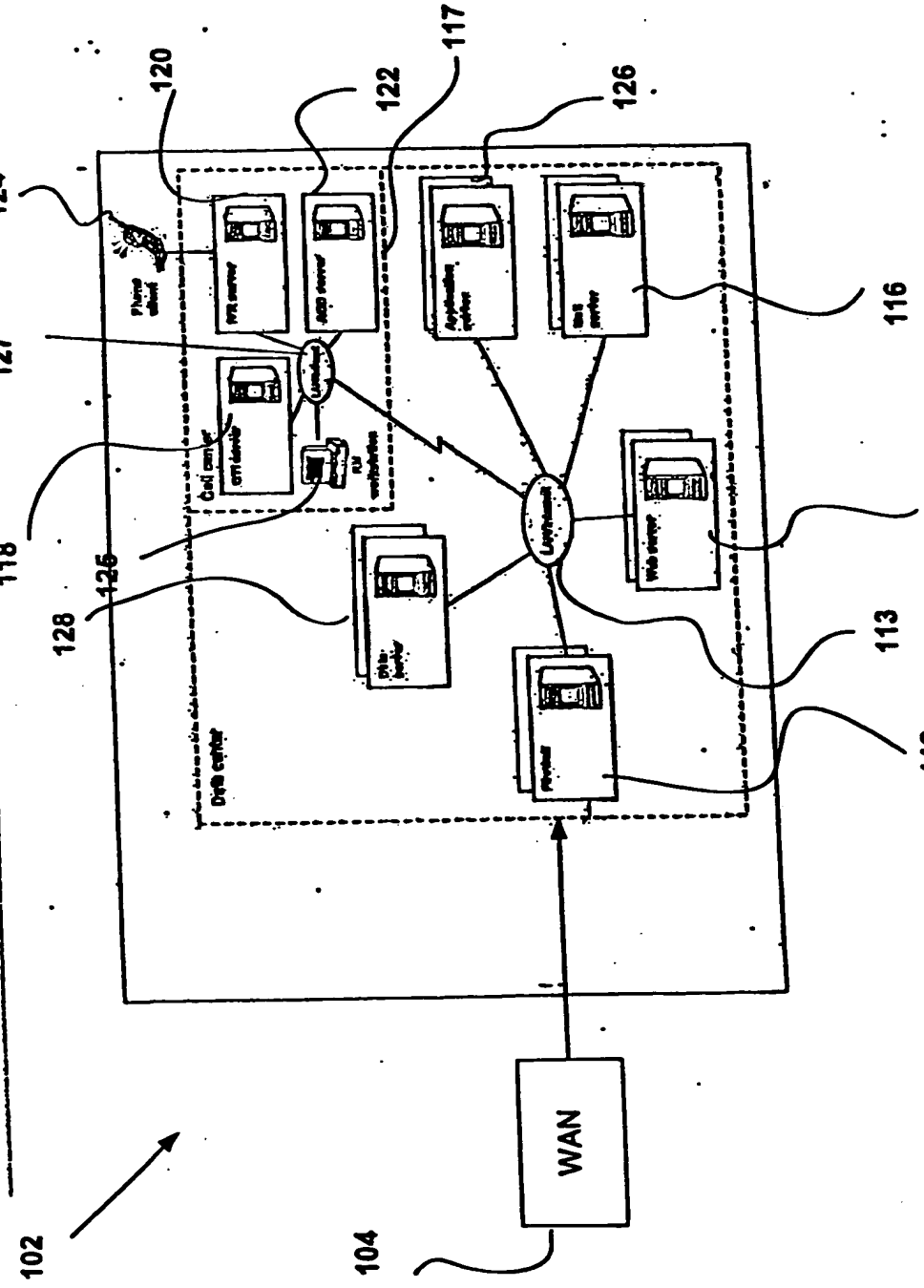


Figure 2

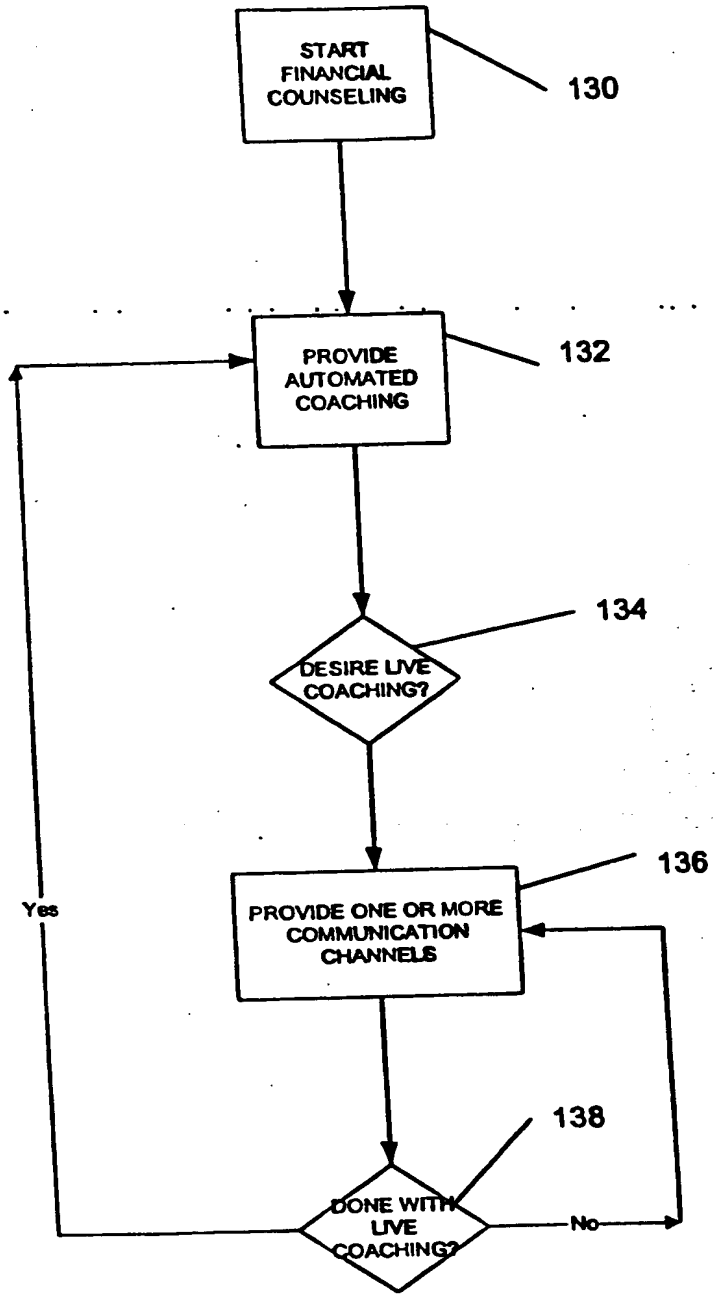

START FINANCIAL COUNSELING
130
PROVIDE AUTOMATED COACHING
132
DESIRE LIVE COACHING?
134
PROVIDE ONE OR MORE COMMUNICATION CHANNELS
136
DONE WITH LIVE COACHING?
138
Yes
No

Figure 3

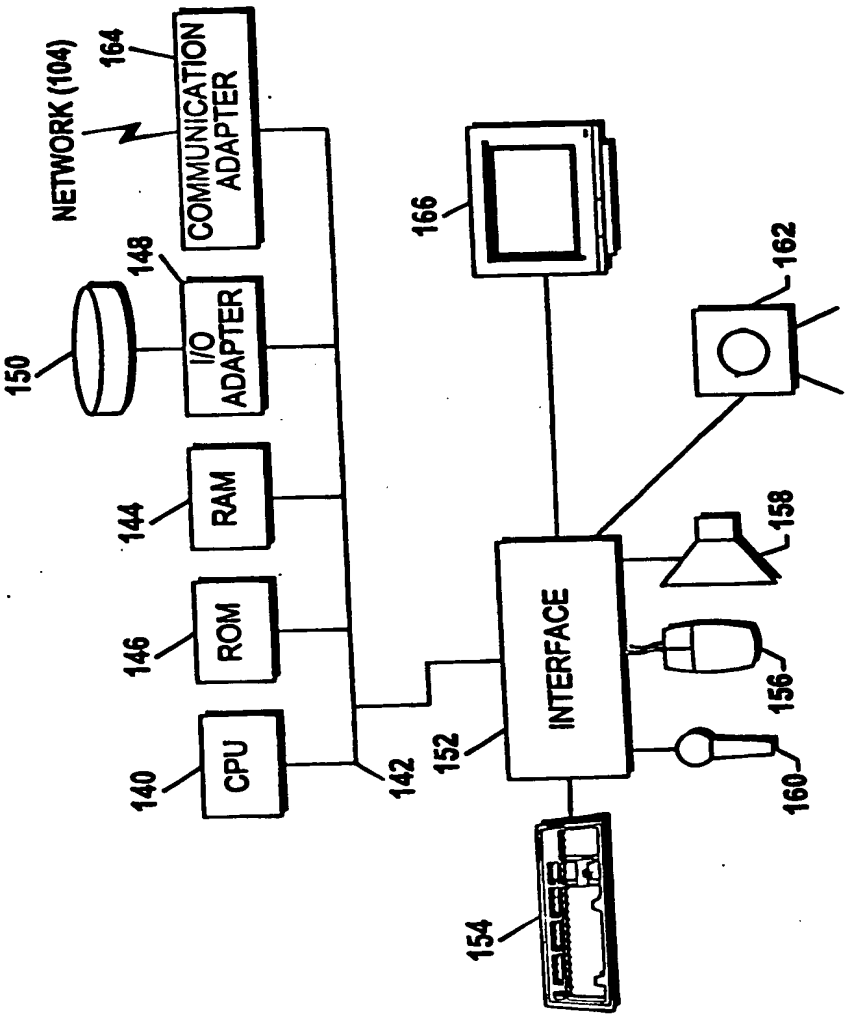

NETWORK (104)
164
COMMUNICATION ADAPTER
148
I/O ADAPTER
150
144
RAM
146
ROM
140
CPU
142
152
INTERFACE
166
162
158
156
160
154

Figure 4

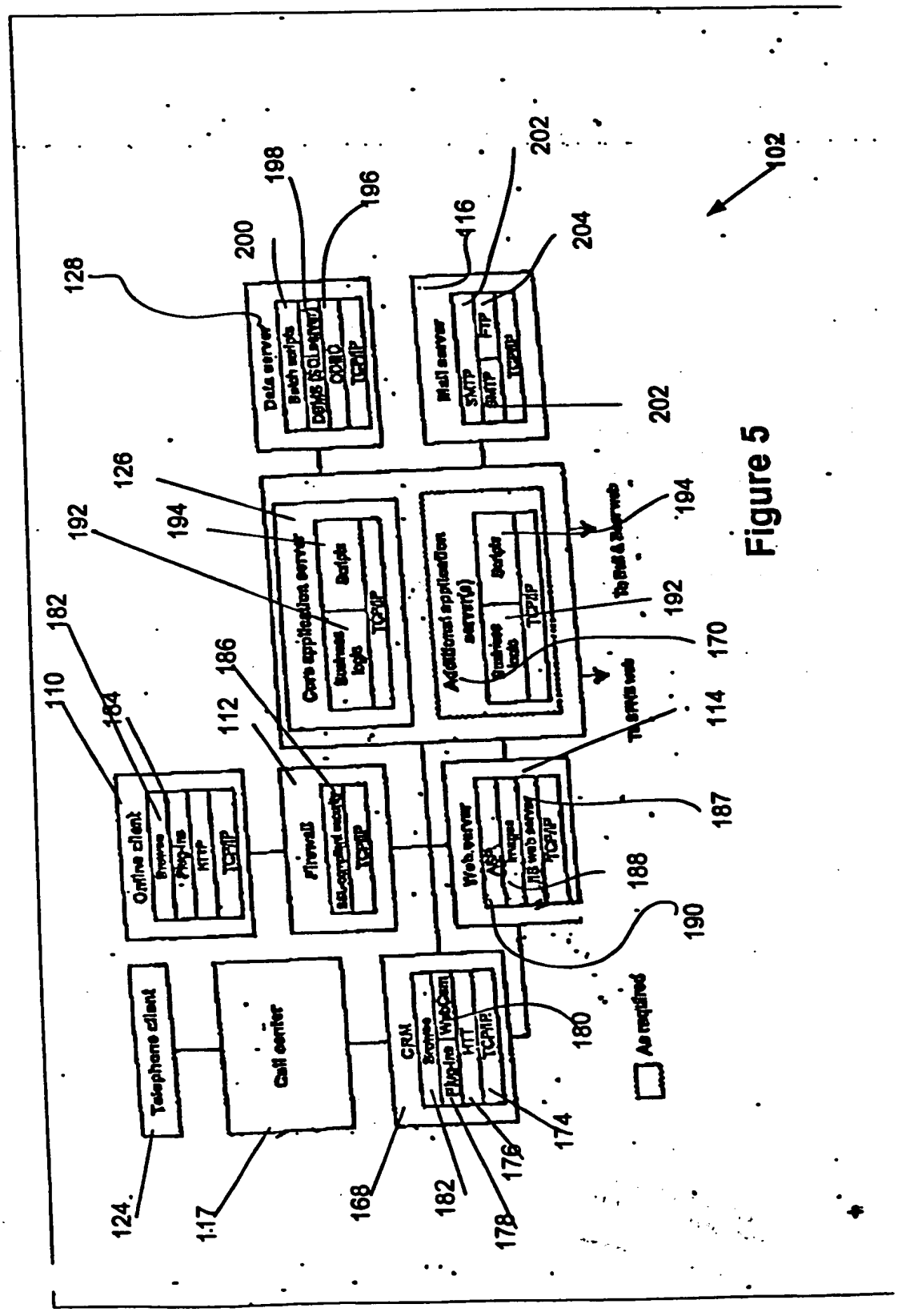

102
128
200
198
196
202
416
204
202
126
192
194
182
110
184
112
186
170
114
187
188
190
180
174
176
178
168
182
117
124
Data server
Batch scripts
DCOM
TCP/IP
Mail server
SMTP
FTP
TCP/IP
Core application server
Business logic
Bridge
TCP/IP
Additional application server(s)
Business logic
Bridge
TCP/IP
To Mail & Directory
To Web server
Online client
Browse
Plug-ins
HTTP
TCP/IP
Firewall
Web server
ASP
Images
IIS web server
TCP/IP
Telephone client
Call center
CRM
Browse
Plug-ins
WebCom
HTTP
TCP/IP
As required

Figure 5

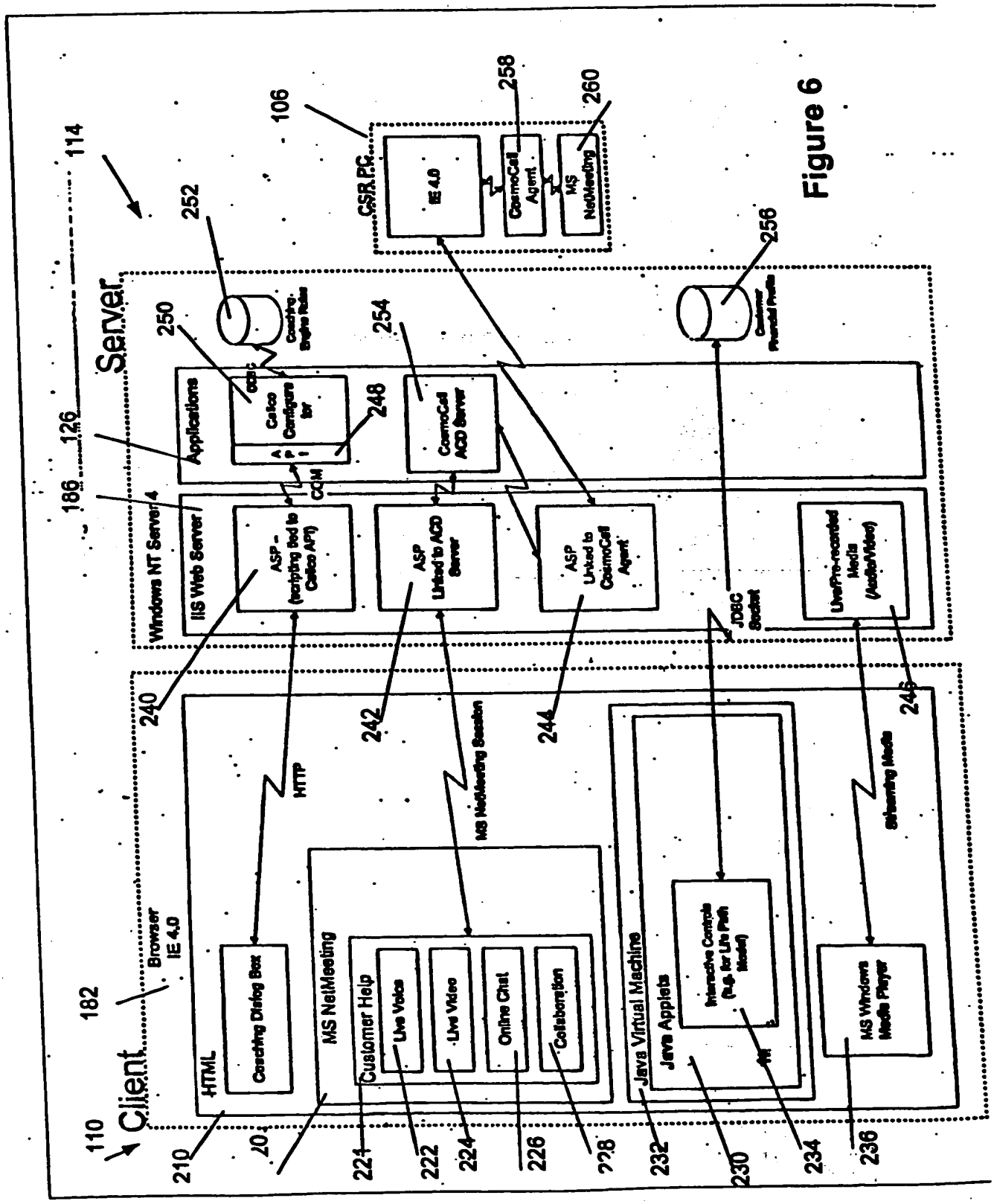

Client
110
Browser
IE 4.0
182
HTML
Greeting Dialog Box
210
MS NetMeeting
Customer Help
Live Voice
Live Video
Online Chat
Collaboration
224
222
224
226
228
Java Virtual Machine
Java Applets
Interactive Controls
(e.g. for Line Push Model)
232
230
234
MS Windows Media Player
236
HTTP
MS NetMeeting Session
Streaming Media
240
242
244
246
Server
114
Windows NT Server 4
IIS Web Server
186
Applications
126
Cisco Configure Ior
API
CCM
248
CosmoCall ACD Server
250
Cisco Configure Engine Roles
252
ASP - (scripting bridge to Cisco API)
ASP Linked to ACD Server
ASP Linked to CosmoCall Agent
JDBC Socket
254
Customer Personal Profile
256
Live/Pre-recorded Media (Audio/Video)
CSR PC
106
IE 4.0
258
CosmoCall Agent
260
MS NetMeeting

Figure 6

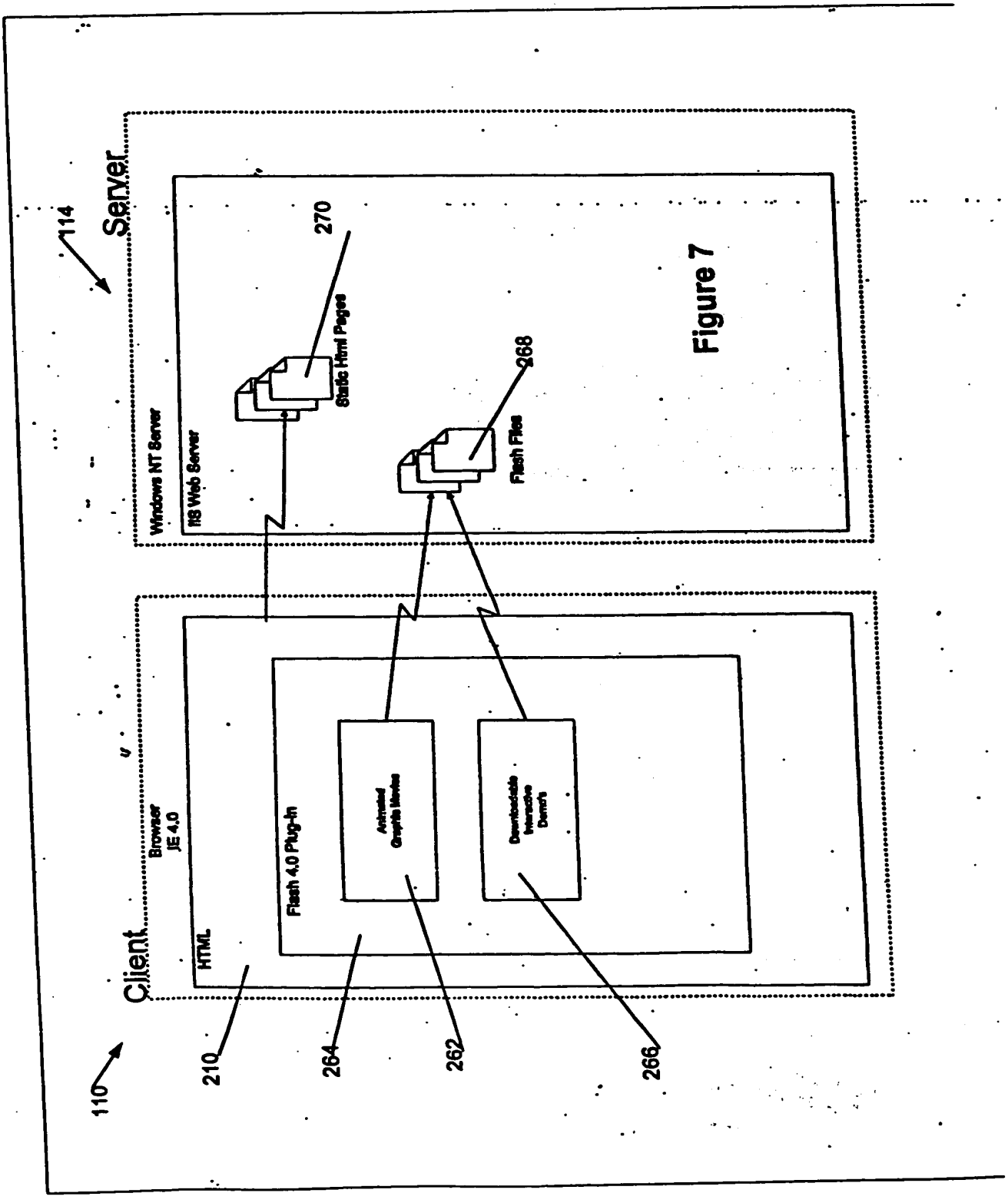

Server
114
270
Static Html Pages
268
Flash Files
Windows NT Server
IIS Web Server
Client
Browser
IE 4.0
HTML
Flash 4.0 Plug-In
Animated Graphic Movies
Downloadable Interactive Demo's
110
210
264
262
266

Figure 7

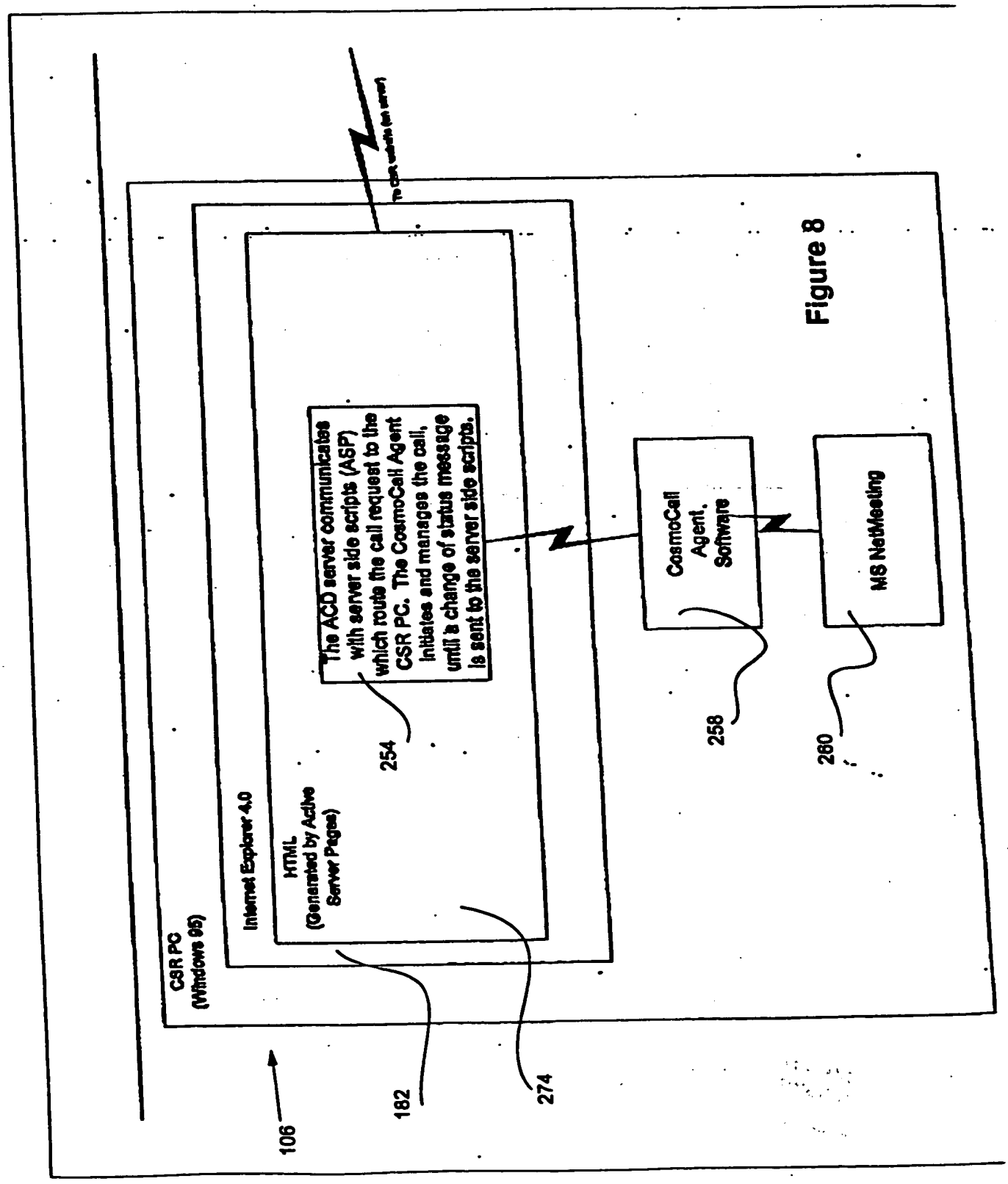

106
182
274
254
258
260
CSR PC
(Windows 95)
Internet Explorer 4.0
HTML
(Generated by Active
Server Pages)
The ACD server communicates
with server side scripts (ASP)
which route the call request to the
CSR PC. The CosmoCall Agent
initiates and manages the call,
until a change of status message
is sent to the server side scripts.
CosmoCall
Agent,
Software
MS NetMeeting

Figure 8

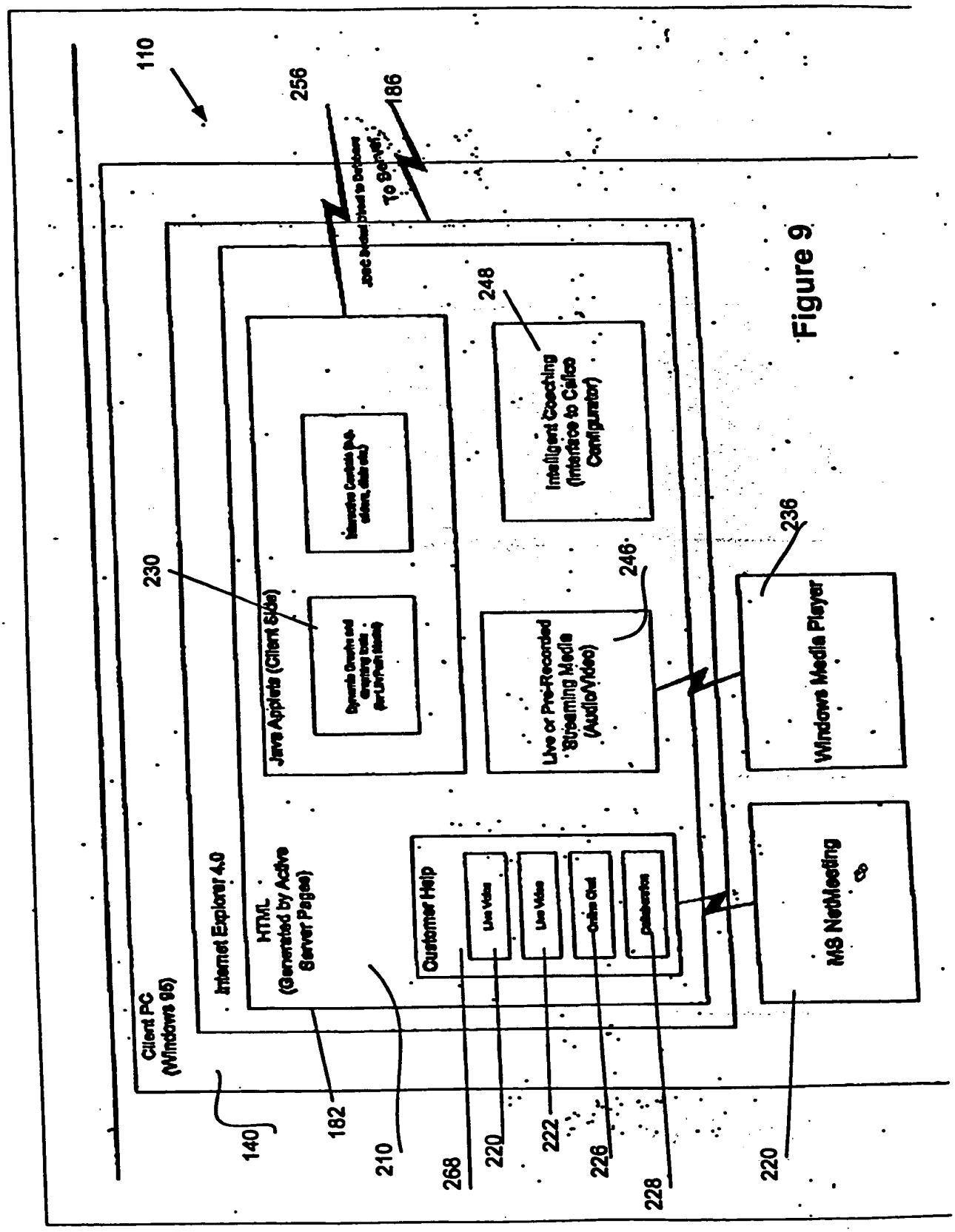

110
256
186
To Server
248
Intelligent Coaching (Interface to Calico Configurator)
230
Java Applets (Client Side)
246
236
Live or Pre-Recorded Streaming Media (Audio/Video)
Windows Media Player
Client PC (Windows 95)
Internet Explorer 4.0
HTML (Generated by Active Server Pages)
Customer Help
Live Video
Live Video
Online Chat
Collaboration
MS NetMeeting
140
182
210
268
220
222
226
228
220

Figure 9

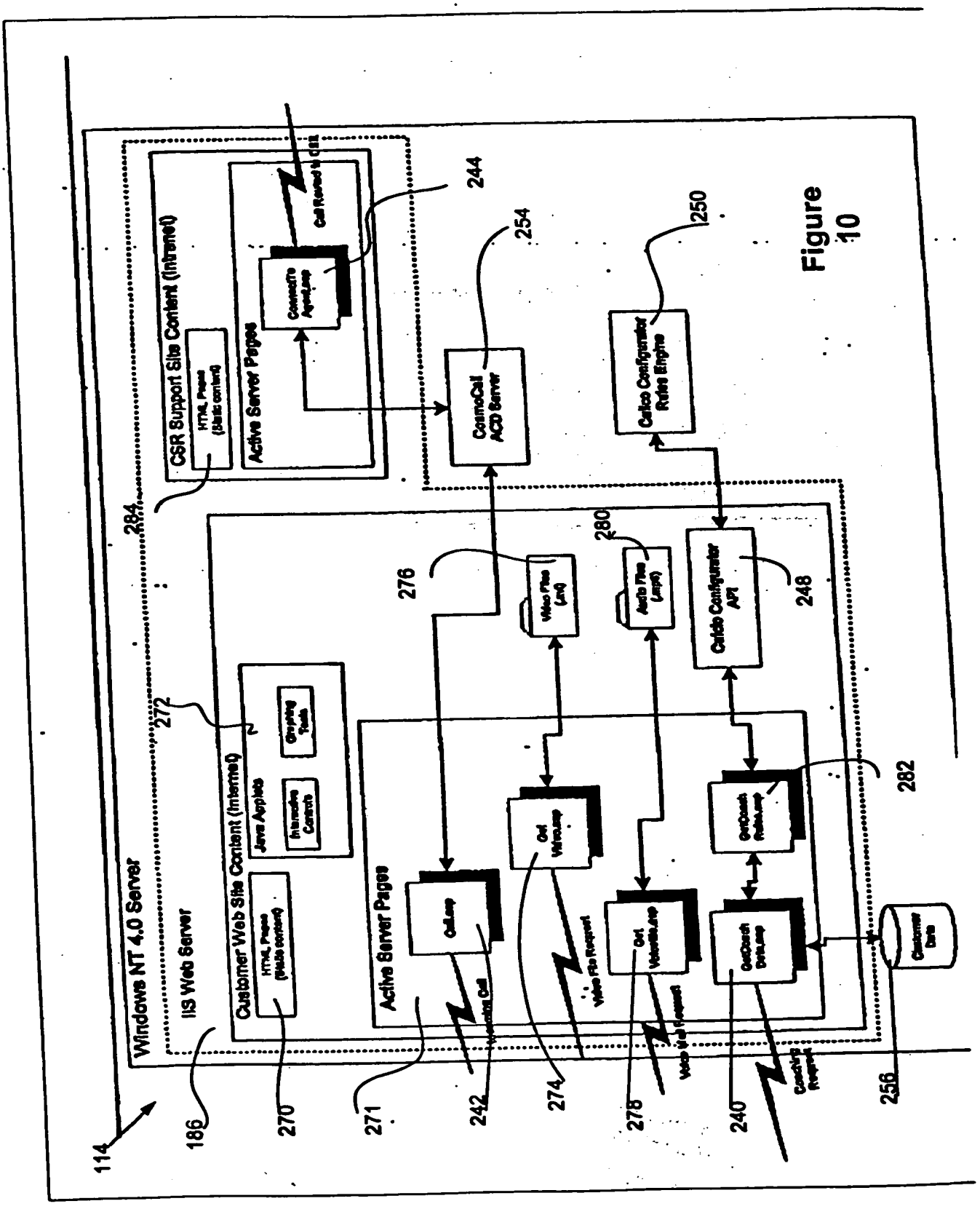

Windows NT 4.0 Server
IIS Web Server
Customer Web Site Content (Internet)
HTML Pages (Static content)
Java Applets
Graphics Tools
Interactive Controls
CSR Support Site Content (Internet)
HTML Pages (Static content)
Active Server Pages
Active Server Pages
CommCall ACD Server
Cisco Configurator Rules Engine
Cisco Configurator API
Voice Files (.wav)
Audio Files (.wav)
Customer Data
114
186
270
271
272
242
274
276
278
280
282
284
240
244
248
250
254
256

Figure 10

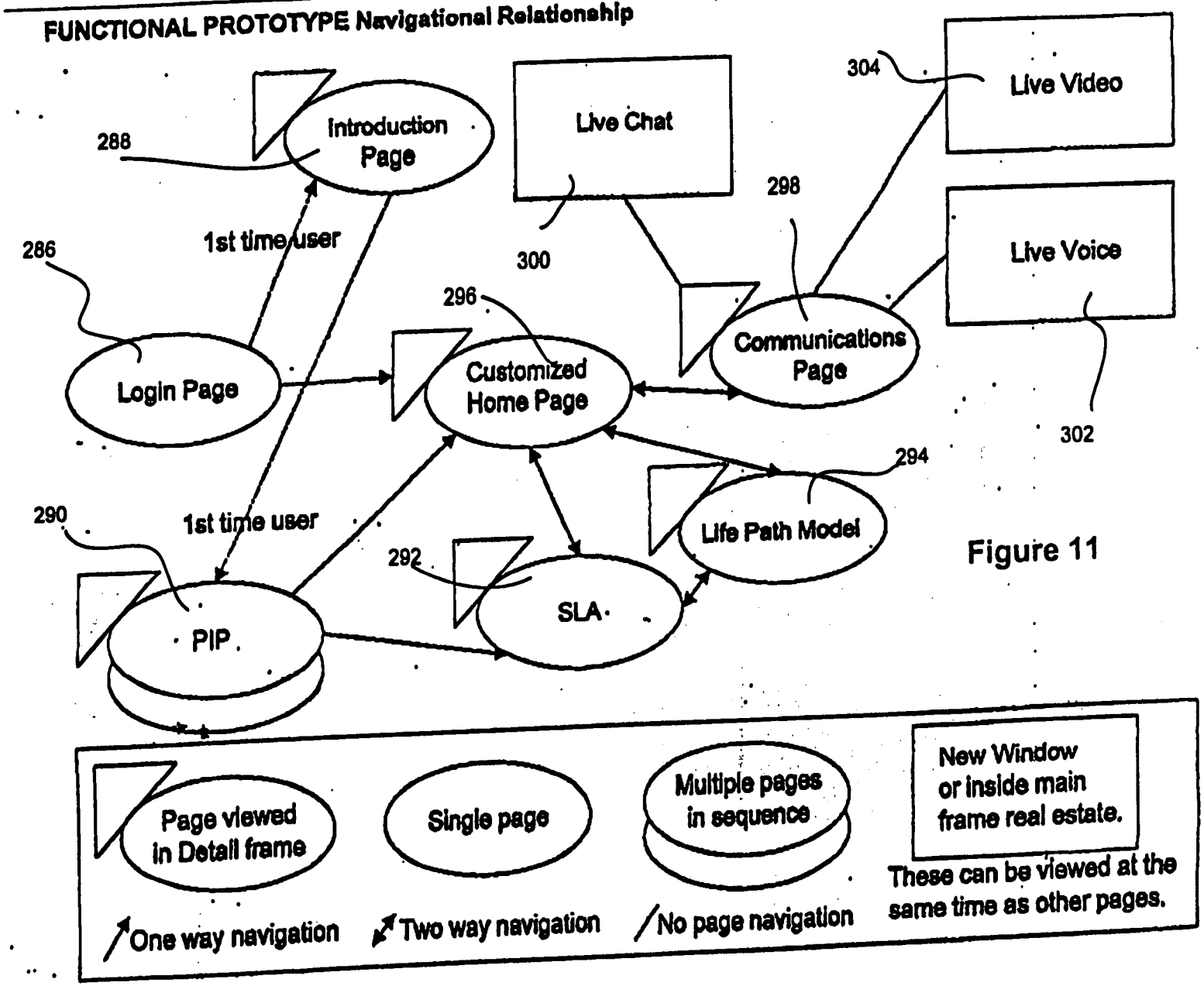

FUNCTIONAL PROTOTYPE Navigational Relationship
Introduction Page
288
Live Chat
304
Live Video
1st time user
286
300
298
Live Voice
296
Login Page
Customized Home Page
Communications Page
302
294
290
1st time user
Life Path Model
292
SLA
PIP
Page viewed in Detail frame
Single page
Multiple pages in sequence
New Window or inside main frame real estate.
These can be viewed at the same time as other pages.
One way navigation
Two way navigation
No page navigation

Figure 11

Figure 12

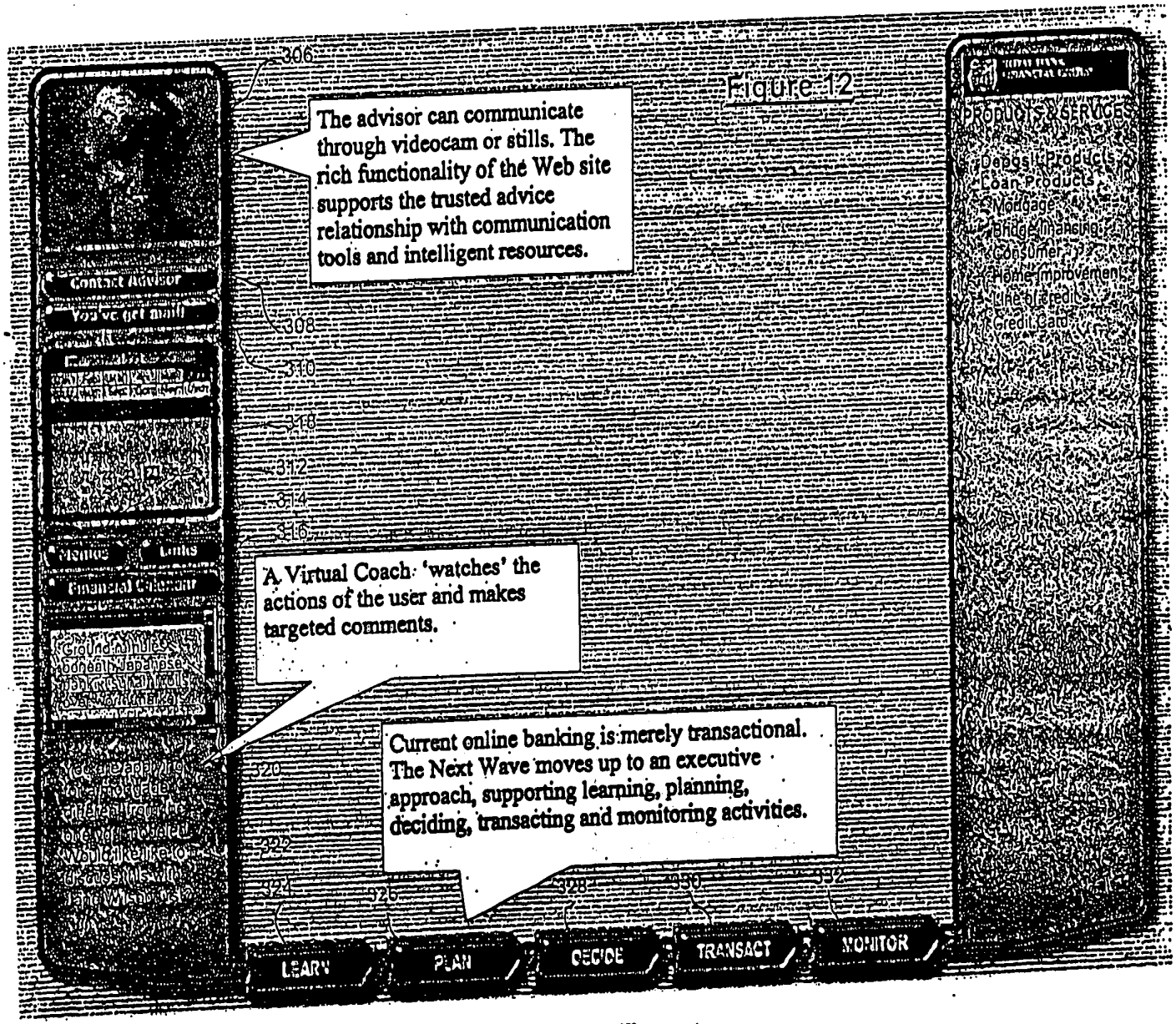
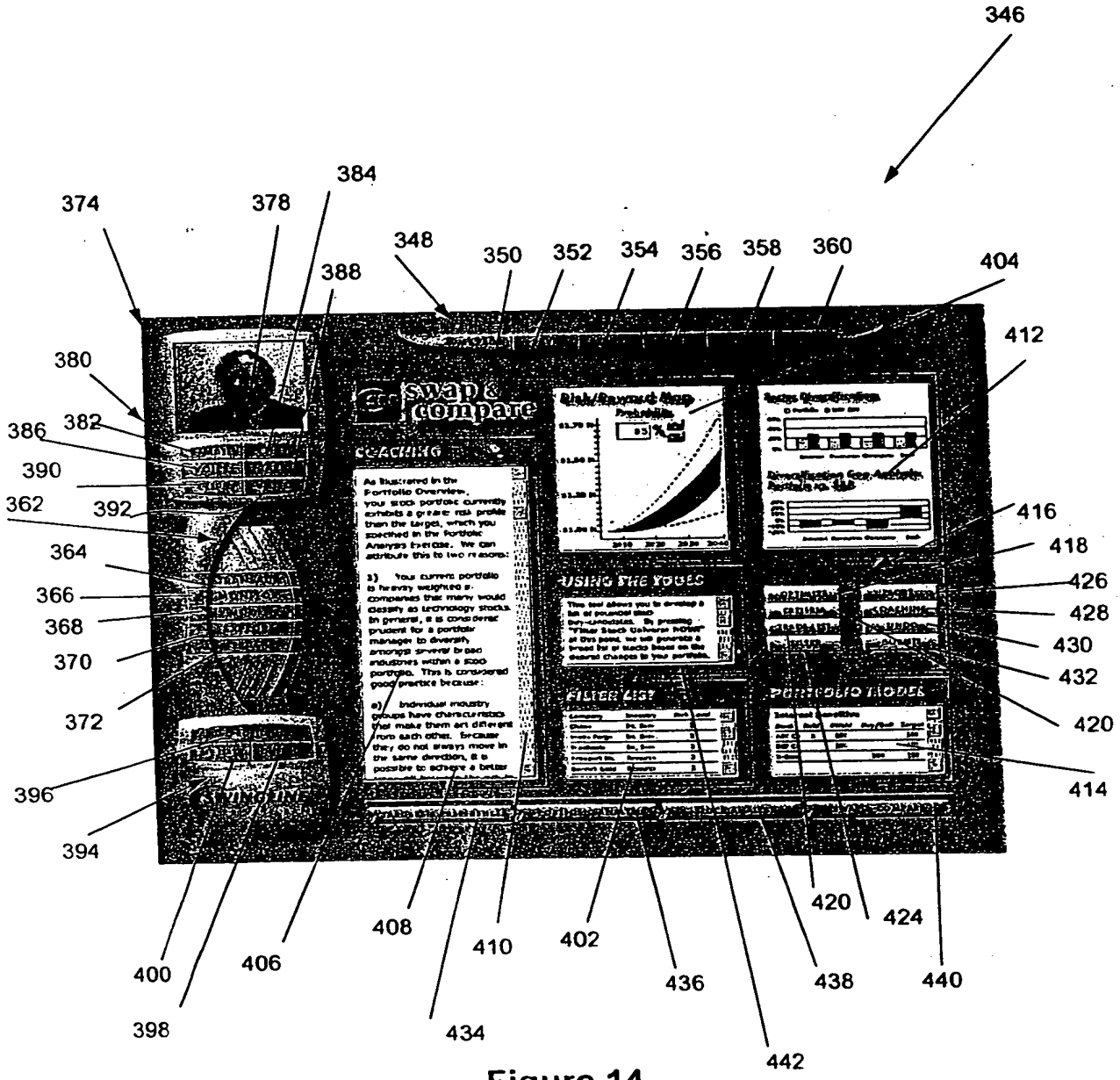

306
The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.
308
310
312
314
316
A Virtual Coach 'watches' the actions of the user and makes targeted comments.
320
322
324
326
328
330
332
Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.
Contact Advisor
You've got mail!
Financial Calendar
PRODUCTS & SERVICES
Deposit Products
Loan Products
Mortgage
Bridge Financing
Consumer
Home Improvement
Line of Credit
Credit Card
LEARN
PLAN
DECIDE
TRANSACT
MONITOR

Figure 13
PRODUCTS & SERVICES
LIFE PATH MODEL
Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.
PERSONAL FINANCE MODEL
EXPENSES
REVENUE
MONITOR
TRANSACT
DECIDE
PLAN
LEARN
SKILL THE MODEL


346
374
378
384
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352
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356
358
360
404
388
412
380
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440
398
434
442

Figure 14